G. R. S. IX-5]

Previous references.

G 7 26-91-3.

191

(Gen: Fin)

File No. 259/1891

Serial Nos. 1-5

Later references.

SL: 27-24-13.

G-7-5-75-4.

GENERAL AND REVENUE SECRETARIAT.

Serial Nos.

Part B for October 1891.

SUBJECT.

Rules for the Mysore State Life Insurance.

2.12.91

(F)

Indexed

WD 88—GPB—50,000—24-7-16

RULES FOR THE

MYSORE STATE LIFE INSURANCE.

1. The following Rules of the Mysore State Life Insurance shall come into force on the

2. The Government reserve to themselves the right to add to or modify these rules after giving due notice thereof; but such modifications shall have no retrospective effect.

3. In these rules—

The expression "Proposer" means the person whose life is proposed to be insured.

The expression "Insured" means the person who has insured his life under these rules.

The term "Policy" means the written document containing the contract for the payment under these rules of an endowment bonus in consideration of the premium paid by the Insured.

"Pay" means "substantive pay" as defined in the Mysore Service Regulations.

4. Officers holding permanent appointments under the Government of Mysore on the date of the introduction of these rules and Officers of other Governments now employed under the Mysore Government or hereafter entering its service may insure their lives under these rules; provided that in the case of the latter class of Officers, such insurance shall be subject to the consent of the Governments lending them.

5. Insurance shall be compulsory on all persons who ~~shall~~ may enter the service of the Mysore Government after the introduction of these rules, from the date of their

6. No Officer whose age exceeds 45 years and whose pay is below Rs. 10 shall be eligible

for the first or subsequent insurance under these rules. For the purpose of ~~this~~ these rules ~~and of rule 7~~, the age of the Proposer shall be taken to be the age at his last birthday.

7. Ten per cent of the pay of the Insured shall be recovered every month as premium and credited to Government, in consideration of which an endowment bonus (according to the table appended to these rules) shall be payable from the Mysore Revenues on the Insured ~~attaining the~~ completing 55 years of age ~~of 55~~ or at his death if earlier. Fractions of a rupee, other than multiples of four annas, shall be excluded in calculating the monthly premium.

8. Whenever the pay of an Insured, ~~shall be~~ permanently increased, a further endowment bonus insurance shall be effected for such ~~sum~~ as will cover the surplus premium available.

9. The maximum premium or premiums for which one or more policies may be issued on the life of an Insured shall not exceed Rs. 50 per month whatever may be his pay.

10. When an Insured ceases to be under the service of the Government before ~~attaining~~ completing the age of 55 years, he ~~shall be permitted~~ may elect either to continue to pay the premium due on his policy till it becomes mature or discontinue payment of the same, in which latter case the arrears of premium so withheld shall be treated as a debt against his policy and deducted with compound interest at 4 per cent from the bonus payable to him.

~~*Alternative rule.*~~

~~10. When an Insured ceases to be under the service of Government before attaining the age of 55 years he shall be permitted either to continue to pay the premium due on his policy till it matures or to receive immediately a surrender value of~~

the premiums already paid. Such surrender value shall be fixed with reference to the present value of the bonus payable under the policy and that of the premiums which may be expected to be realized from him if he had continued in the service.

11. If an Insured be degraded for any cause, he may either continue to pay the full premium on his policy or discontinue payment of the difference between such premium and that due on his reduced pay, the arrears being dealt with as ~~explained~~ in the preceding rule.

~~Alternative rule~~.

11. If an Insured be degraded for any cause, he may either continue to pay the full premium on his policy or obtain an amended policy corresponding to the premium due on his reduced pay. For the excess premium paid by him he may receive a surrender value calculated as in the preceding rule.

12. The business of the State Insurance Scheme shall be managed by a Committee composed of such persons as may be nominated by Government.

13. The Comptroller shall be the Secretary to such Committee and carry on all business under the general control of the said Committee.

14. The Committee aforesaid shall be competent to frame rules for the transaction of business and the conduct of its meetings.

15. All receipts and disbursements on account of the State Insurance shall be carried to a separate head of account and funds belonging to this account shall at the end of each month be invested in the Government Savings Bank or in such other manner as the Government may deem fit.

16. The acounts of the Fund shall be audited before 31st of July in each year

by two Accountants of the Comptroller's or Public Works Examiner's Office who shall be selected by the Committee. And a report shall be submitted to Government by the Committee before the end of September as to the progress of the Fund during the previous official year, with such statements as may be prescribed by Government from time to time.

17. An Officer wishing to insure his life under these rules shall submit a proposal in Form No. 1 written in his own hand, whenever possible, and signed in the presence of his immediate superior, or the Chief Secretary to Government, or a Deputy Commissioner or District Judge who will forward the same in a sealed cover to the proper Medical Officer. Whenever the proposal is so forwarded by the Proposer's official superior, ~~it~~ he shall ~~contain~~ state his own confidential opinion as to the eligibility of the life of the Proposer in Form No: 3 and attach it to the proposal in a sealed Cover addressed to the Secretary to the Committee.

18. It shall be the duty of the Medical Officer to examine the Proposer and record his remarks on the back of the proposal and forward the same direct to the Secretary in a sealed cover after obtaining the signature of the Proposer to the declaration prescribed therein.

19. The medical examination shall be conducted by the District Medical Officer of the Government, not below the rank of an Assistant Surgeon, provided that when the pay drawn by the Proposer is not less than Rs. 250, the Medical Officer shall not be below the rank of a Civil Surgeon.

20. The proposal shall then be considered by the Committee. If the majority of the Committee are satisfied as to the eligibility of the Proposer, they may authorize the Secretary to issue a policy in Form No. 4 and to give intimation of the acceptance of the proposal to the Proposer through his immediate superior. If a proposal is not fully eligible, it may, with the consent of the Proposer, be accepted for a reduced bonus.

21. The Secretary shall forward the policy to the Officer in charge of the District Treasury within whose limits the Proposer may be empolyed, for delivery to him, on payment in cash of the first premium. The date of payment of the first premium shall be the date of the policy and shall be entered therein by the Treasury Officer before delivery.

22. When an Insured has to further insure his life as required in Rule 8, he shall submit a proposal in Form No. 2, signed as prescribed in Rule 17. ~~The proposal shall then be forwarded in a sealed cover to the Secretary to the Committee. Whenever the proposal is so forwarded by the Proposer's official superior, it shall contain his own confidential opinion as to the eligibility of the life of the Proposer.~~ The ~~Proposer need not undergo a fresh medical examination.~~ The procedure prescribed in rules 20 and 21 shall be applicable to this further insurance.

23. The Committee shall authorize payment of the bonus to the Insured as soon as possible, ~~after~~ his attaining the age of 55 and ~~after~~ surrender of his policy. If the Insured is dead the bonus shall be paid to his nominees by will or other document duly registered in the Office of the Secretary to the Committee, and failing such nominees to his legal heirs, after proof of the accrual of the claim and surrender of the policy.

24. The first premium on each policy must always be recovered in cash from the Insured. Subsequent premiums shall be payable in advance and be recovered monthly by deduction from the pay of the Insured.

25. When the Insured is absent from duty on leave with allowances, the premiums shall be realized when such leave allowances are drawn. If he should obtain leave without allowances or be suspended from service, the premium if not otherwise recovered shall be a debt on his policy carrying interest at 4 per cent per annum and shall be recovered as arrears

The Proposer need not undergo a fresh medical examination unless more than 5 years have elapsed since his last medical examination held for purposes of Insurance under these rules, in which case the procedure prescribed in the said Rule 17 shall be followed When a medical examination is not necessary the proposal shall be forwarded in a sealed Cover to the Secretary to the Committee. When ever the proposal is so forwarded by the Proposer's official superior he shall state his own Confidential opinion as to the eligibility of the life of the Proposer in Form No: 3. and attach it to the proposal in a sealed Cover addressed to the Secretary to the Committee.

from his future pay of any in instalments not exceeding 5 per cent of such pay.

26. When an Insured who has ceased to be in the service of the Government is permitted to continue to pay premium till his policy matures, he may be allowed by the Committee to pay such premium monthly, quarterly, halfyearly or yearly into any Treasury of the Mysore Government. A grace of 15 days shall be allowed when the premium is payable monthly and a grace of one month when it is paid otherwise. If the Insured fails to pay the premium within the days of grace ~~the policy shall become void, provided that the Committee shall be competent at their discretion to renew it subject to the payment of any fine they may impose and the production of a fresh medical certificate, if they should require it.~~

no further Cash payments shall be received from him but the arrears due and all future premiums shall be treated as a debt against his policy & recovered with Compound interest at 5 per Cent from his bonus.

27. Every Insured shall be supplied with a Premium Receipt Book (Form No. ~~4~~ 5) in which payment of each premium shall be acknowledged by the Officer in charge of the Treasury where his pay is disbursed or by his immediate superior as the case may be.

28. If an Insured should lose his policy, a duplicate thereof may be issued to him by the Committee on his paying a fee of one rupee.

29. False information furnished by an Insured or concoction by him of any false evidence in connection with the insurance of his life shall render his policy null and void and the premiums paid by him shall be forfeited.

Mysore Government Branch Press, Mysore.—30-6-91.—16

from his future pay of any in instalments not exceeding 5 per cent of such pay.

26. When an Insured who has ceased to be in the service of the Government is permitted to continue to pay premium till his policy matures, he may be allowed by the Committee to pay such premium monthly, quarterly, halfyearly or yearly into any Treasury of the Mysore Government. A grace of 15 days shall be allowed when the premium is payable monthly and a grace of one month when it is paid otherwise. If the Insured fails to pay the premium within the days of grace ~~the policy shall become void, provided that the Committee shall be competent at their discretion to renew it subject to the payment of any fine they may impose and the production of a fresh medical certificate, if they should require it.~~

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29. False information furnished by an Insured or ~~concoction~~ fabrication by him of any false evidence in connection with the insurance of his life shall render his policy null and void and the premiums paid by him shall be forfeited.

Mysore Government Branch Press, Mysore.—30-6-91.—16

(2)

Note. For Dewan

I have read the Insurance rules published in the Bazar Gazette of Aug 25th.—

The rules place a main servant dismissed, & a servant who retires from unavoidable causes in the same position — both of them are allowed to continue their policies, & what is worse, they are both placed in a more advantageous position than those that remain in service, inasmuch as they are allowed ~~to~~ not to pay their premiums, but to get them treated as a debt against their policy. This seems to be one

to be objectionable
One object of the
Insurance is to
provide charity for
in the Public service,
by securing some
provision for their
heirs. The object
is completely defeated
when we allow
deceased men also
to get their insured
amount all the same, in a more easy manner
The original draft
rules prepared by
the Comptroller were
much better.—

LCP
2917121

Comptroller

What were Mr Chintoo-
Chettiars views on the — Then
let me know what they were
and how ~~this~~ ~~Comptroller~~ to
the present rule came to
be adopted —
In my original Draft
as far as I can recollect
I contemplated a marked
distinction between an
"official" deceased

In my note on the Rules
sent by the Comptr. In
my Annex. I think
I remarked fully on
this Question. I have
nothing to add to what
I have already stated

GPP
30/7

misconduct" and
who retires after
long service & on
pension - But it was
objected that the word
misconduct was too
vague & required definite
for practical applⁿ -

I recognize the
force of this objection
& the extent to
Considering that it
will be qualified in
some such way as the
following "such as
would in the opinion
of the Govt. be disentitled
to - Continuance of
his insurance as
a retired man &
entitle him only to
Surrender Value

A discretion of some such
kind is necessary, for some
officers dismiss their subordinates
for some small disobedience
or the use of some improper
language, which in all
misconduct, and sometimes
for inefficiency & consequent
bungling in discharge
of official duty - but
it be right to deprive a
man thus dismissed
of what he has already
earned by payment of
hard cash -

How
The scheme embraces
many small officials
appointed & dismissed by
the various Dept heads &
their subordinate officers
& this is a very strong

practical reason for abolishing the suspensive
distinction between "dismissed" & "retired" officers

Another reason is that we shd have an unde
an easily understandable "arithmetical" grou
and the expected benefit to the morale of
the Service shd arise from the fact that
the System exists, and not from the
fear of being deprived of its benefits
Dismissal -

I wd like to hear Sri Rangaswami Ay
further observations before finally pronouncing

Delhi - 29.8.91 Krishnadas Rajan

Please see
memo separately
submitted - Adhikari
1-9-91

I have added a proviso
to Rule 10 as advised by the
Secretary.

Adhikari
8.10.

(6)

E.F.
25-4-91
1---

File ending with D.O letter dated 30th April 1891 from the Comptroller to the Government of Mysore, submitting Draft Rules on a scheme of Compulsory Life Insurance applicable to servants of the Mysore State.

No. 4544/273 dt/16th July 1891/20

Order-

The file is returned to the Comptroller.

The Rules have been approved by His Highness the Maharaja, and will be published among Official papers in the Gazette as a draft. The Comptroller will kindly revise the proofs and ask for their issue when they have been before the the public

to file

in English & Canarese

2/2.38 9 1891-92

public for 6 weeks or so.

Chief Secy.

To,
The Comptroller

Dated 16th July 1891.

No 4524
273.

To.

The Comptroller to the
Mysore Govt.

Returning file of Draft Rules on a scheme of Compulsory Life Insurance applicable to servants of the Mysore State with the note that they have been approved by H.H. The Maharajah & will be pub'd in the Gazette as a draft.

9/9.30

(General Serial No. 30).

(5)

189

From Comptroller

To Mysore Gazette

C.F. 28-9-91

Dated 21st July

Despatched

Received

Enclosures No. 6 - 1

General No. 4610 & 4611/274
No. 483

Requests that the accompanying Rules for the Mysore State Life Assurance may be published in the Gazette among official papers after the proofs have been corrected by the Comptroller to whom they should be sent before publication

(Enclos cirn: passed with prick)

BO. 28

No. 4611/274. Dt. 21-7-91 [illegible]

Copy to Comptroller

(3) 9.30

(General Serial No. 30).

189/

From

To Heads of Departts.

Dated 7th August 1891

Despatched 8th

Received

Enclosures No.

General No. 5510-44

Cir No. 103

Has the honour to forward copies of draft Rules for introducing a system of Life Insurance applicable to the offrs of the Mysore Sovt

By Order

Sd

Secy

Deputy Comrs 2 each

Asst Comrs (Court) 2

Supt Ly 2

D.I.G. of Police 2

" Prisons 2

" Forests 2

" Registration 2

Education Dy 2

Legislative Secy 2

D.P.W. Secy 2

Dy P.W.A. 2

Comptroller 6

Auditors 2

Examiner 2

Offg Sri Ch. Amrut Mahal 2

Palace Controller 2

Dr Press 2

Imperial Govt 2

" for Mysore 2

Mine Commr 2

Sen. Surgeon 2

Sub Advocate 2

3 Dy Judges 2 each

Dir of Statistics 2

" Archeology &c 2

Inspr of Schools 2

Secy to Govt for Railways 2

Chemical Examiner 2

Secy P.W.D. (Rs

(4)

Official Papers.

The 30th July 1891.

The subjoined draft Rules for the introduction of a system of State Life Insurance applicable to the officials of the Mysore Government, are published for general information.

By Order,
T. ANANDA ROW,
Chief Secretary.

1. The following Rules of the Mysore State Life Insurance shall come into force on the

2. The Government reserve to themselves the right to add to or modify these rules after giving due notice thereof; but such additions or modifications shall have no retrospective effect.

3. In these rules—

The expression "Proposer" means the person whose life is proposed to be insured.

The expression "Insured" means the person who has insured his life under these rules.

The term "Policy" means the written document containing the contract for the payment under these rules of an endowment bonus in consideration of the premium paid by the insured.

Pay" means "substantive pay" as defined in the Mysore Service Regulation.

4. Officers holding permanent appointments under the Government of Mysore on the date of the introduction of these rules and Officers of other Governments now employed under the Mysore Government or hereafter entering its service may insure their lives under these rules; provided that in the case of the latter class of Officers, such insurance shall be subject to the consent of the Governments lending them

5. Insurance shall be compulsory on all persons who may enter the service of the Mysore Government after the introduction of these rules from the date of their entering the Government service or in the case of those entering the Government service before 21 years of age from the date of their completing 21 years of age.

6. No Officer whose age exceeds 40 years or whose pay is below Rs. 10 shall be eligible for the first or subsequent insurance under these rules. For the purpose of these rules, the age of the Proposer shall be taken to be the age at his last birthday.

7. Ten per cent of the pay of the Insured shall be recovered every month as premium and credited to Government in consideration of which an endowment bonus (according to the table appended to these rules) shall be payable from the Mysore Revenues on the Insured completing 55 years of age or at his death if earlier. Fractions of a rupee, other than multiples of 4 annas, shall be excluded in calculating the monthly premium.

Whenever the pay of an Insured is permanently increased, a further insurance shall be effected for such endowment bonus as will cover the surplus premium available.

9. The maximum premium or premiums for which one or more policies may be issued on the life of an Insured shall not exceed Rs. 50 per month whatever may be his pay.

10. When an Insured ceases to be under the service of the Government before completing the age of 55 years, he may elect either to continue to pay the premium due on his policy till it becomes mature or discontinue payment of the same, in which latter case the arrears of premium so withheld, shall be treated as a debt against his policy and deducted with compound interest at 4 per cent from the bonus payable to him.

11 If an Insured be degraded for any cause, he may either continue to pay the full premium on his policy or discontinue payment of the difference between such premium and that due on his reduced pay, the arrears being dealt with as prescribed in the preceding rule.

12. The business of the State Insurance Scheme shall be managed by a Committee composed of such persons as may be nominated by Government.

13. The Comptroller shall be the Secretary to such Committee and carry on all business under the general control of the said Committee.

14. The Committee aforesaid shall be competent to frame rules for the transaction of business and the conduct of its meetings.

15. All receipts and disbursements on account of the State Insurance shall be carried to a separate head of account and funds belonging to this account shall at the end of each month be invested in the Government Savings Bank or in such other manner as the Government may deem fit.

16. The accounts of the Fund shall be audited before 31st of July in each year by two Accountants of the Comptroller's or Public Works Examiner's Office who shall be selected by the Committee. And a report shall be submitted to Government by the Committee before the end of September as to the progress of the Fund during the previous official year with such statements as may be prescribed by Government from time to time.

17. An Officer wishing to insure his life under these rules shall submit a proposal in Form No. 1 written in his own hand, whenever possible, and signed in the presence of his immediate superior, or the Chief Secretary to Government, or a Deputy Commissioner or District Judge who will forward the same in a sealed cover to the proper Medical Officer. Whenever the proposal is so forwarded by the Proposer's official superior he shall state his own confidential opinion as to the eligibility of the life of the Proposer in Form No. 3 and attach it to the proposal in a sealed cover addressed to the Secretary to the Committee.

18. It shall be the duty of the Medical Officer to examine the Proposer and record his remarks on the back of the proposal and forward the same direct to the Secretary in a sealed cover after obtaining the signature of the Proposer to the declaration prescribed therein.

19. Such Medical Officer shall be the District Medical Officer of the Government, not below the rank of an Assistant Surgeon, provided that when the pay drawn by the Proposer is not less than Rs. 250, the Medical Officer shall not be below the rank of a Civil Surgeon.

20. The proposal shall then be considered by the Committee. If the majority of the Committee are satisfied as to the eligibility of the Proposer, they may authorize the Secretary to issue a policy in Form No. 4 and to give intimation of the acceptance of the proposal to the Proposer through his immediate superior. If a proposal is not fully eligible, it may, with the consent of the Proposer, be accepted for a reduced bonus.

21. The Secretary shall forward the policy to the Officer in charge of the District Treasury within whose limits the Proposer may be employed, for delivery to him, on payment in cash of the first premium. The date of the payment of the first premium shall be the date of the policy and shall be entered therein by the Treasury Officer before delivery.

22. When an Insured has to further insure his life as required by Rule 8, he shall submit a proposal in Form No. 2, signed as prescribed in Rule 17. The Proposer need not undergo a fresh medical examination unless more than 5 years have elapsed since his last medical examination held for purposes of Insurance under these rules; in which case, the procedure prescribed in the said Rule 17 shall be followed. When a medical examination is not necessary, the proposal shall be forwarded in a sealed cover to the Secretary to the Committee. Whenever the proposal is so forwarded by the Proposer's official superior, he shall state his own confidential opinion as to the eligibility of the life of the Proposer in Form No. 3 and attach it to the proposal in a sealed cover addressed to the Secretary to the Committee. The procedure prescribed in rules 20 and 21 shall be applicable to this further insurance.

23. The Committee shall authorize payment of the bonus to the Insured as soon as possible on his completing the age of 55 years and on surrendering his policy. If the Insured is dead, the bonus shall be paid to his nominees by will or other document duly registered in the office of the Secretary to the Committee, and failing such nominees, to his legal heirs, after proof of the accrual of the claim and surrender of the policy.

24. The first premium on each policy must always be recovered in cash from the Insured. Subsequent premiums shall be payable in advance and be recovered monthly by deduction from the pay of the Insured.

25. When the Insured is absent from duty on leave with allowances, the premiums shall be realized when such leave allowances are drawn. If he should obtain leave without allowances or be suspended from service, the premium, if not otherwise recovered, shall be a debt on his policy carrying interest at 4 per cent per annum and shall be recovered as arrears from his future pay, if any, in instalments not exceeding 5 per cent of such pay.

26. When an Insured who has ceased to be in the service of the Government is permitted to continue to pay premium till his policy matures, he may be allowed by the Committee to pay such premium monthly, quarterly, half-yearly or yearly into any Treasury of the Mysore Government. A grace of 15 days shall be allowed when the premium is payable monthly and a grace of one month when it is paid otherwise. If the Insured fails to pay the premium within the days of grace, no further cash payments shall be received from him but the arrears due and all future premiums shall be treated as a debt against his policy and recovered with compound interest at 5 per cent from his bonus.

27. Every Insured shall be supplied with a Premium Receipt Book (Form No. 5) in which payment of each premium shall be acknowledged by the Officer in charge of the Treasury where his pay is disbursed or by his immediate superior as the case may be.

28. If an Insured should lose his policy, a duplicate thereof may be issued to him by the Committee on his paying a fee of one rupee.

29. False information furnished by an Insured or production by him of any false evidence in connection with the insurance of his life shall render his policy null and void and the premiums paid by him shall be forfeited.

Life Insurance Form 1.

Mysore State Life Insurance.

PROPOSAL FOR INSURANCE.

Statements to be made by persons proposing to insure their lives for the first time.

Instructions to the Proposer.	Statements to be made by the Proposer.
Your full Christian name and surname should be written on the line marked (*a*); or Your full name and father's name, your caste and residence, should be written on the lines marked (*a*), (*a*¹), and (*a*²).	I, (*a*) _____ (*a*¹) _____ (*a*²) _____
The place at which you were born should be stated on the line marked (*b*). If born in India, add the District or Province of birth.	declare that I was born at (*b*) _____
The day of your birth, and the month and year in which you were born, should be stated on the line marked (*c*)	on the (*c*) _____ day of _____ in the year _____ so that I shall be _____ years of age on my next birthday.
The appointment now held by you under Government should be stated on the line marked (*d*).	I now hold the appointment of (*d*) _____
The length of your service (if you are an old employé) under Government, and the period of leave taken by you, should be stated on the lines marked (*e*).	and my service under Government extends over a period of (*e*) _____ years. During that period I have taken the following leave, *viz* :— _____ _____ _____

NOTE.—If the Proposer be a Christian, he must attach to this proposal an attested copy of his baptismal certificate, or, if this is impracticable, produce satisfactory evidence as to his age. If the Proposer be other than a Christian, he must forward his horoscope or if this has not been written at his birth he must mention below the names and addresses of two respectable persons, to whom reference can be made, if necessary, regarding his age.

Dated the _____ *day of* _____ 189 . *Signature of Proposer.*

Certificate by Officer before whom the proposal is signed.

I certify that I have read over and explained the above instructions and statement to the Proposer and that the Proposer's signature was affixed in my presence.

Station _____ (*Signature*) _____

Dated _____ 18 . (*Designation*) _____

Declaration to be signed by the Proposer in the presence of the Medical Officer.

I do hereby declare that the foregoing statements, and those made by me to the Medical Officer, are true to the best of my knowledge and belief, and that I have not withheld or concealed any circumstance with regard to which information has been required from me. I agree that the foregoing statements shall be the basis of the proposed contract for an insurance on my life, and that if it shall hereafter appear that I have wilfully made any untrue statement, or have fraudulently concealed any circumstance which I ought to have made known, then all the premiums which shall have been paid under the said contract shall be forfeited, and the contract rendered absolutely null and void.

Date _____ *Signature of the Proposer.*

Statement and Opinion by the Medical Officer.

1. (1) Have you examined the Proposer stethoscopically, so as to ascertain the condition of the Heart and Lungs, and (2) what is the result of your examination? ..... (1) (2)

2. (1) Have you observed generally his appearance with reference to his habits? (2) Has he the appearance of a person whose habits and mode of living have been uniformly temperate?..... (1) (2)

3. What is his general configuration and physical developments?
Height? ft in. Weight? lbs.
Circumference of the chest over the shirt? inches.

4. (1) Would his appearance or conformation lead you to suppose that he has a tendency to any particular disease such as palsy, insanity, convulsion, neuralgia, &c.? (1)

5. Is his appearance that of a man of the age stated? ...

Additional Remarks by Medical Officer.

1. As to Proposer's present Health..... .....That

2. As to his Constitution..... .. .. That

3. As to the eligibility of his Life for Assurance keeping in view both his personal condition and habits? } That

The above declaration was signed by the Proposer in my presence.

Station _____

Date _____ 189 . *Signature of the Medical Officer.*

NOTE.—Having recorded his opinion above, the Medical Officer should forward this proposal to the Secretary in the Committee in a sealed cover.

Life Insurance Form 2.

Mysore State Life Insurance.

PROPOSAL FOR FURTHER INSURANCE.

By the Holder of policy No dated

Statement to be made by persons who are already insured and who propose to effect a further insurance on their lives.

Instructions to the Proposer.	Statements to be made by the Proposer.
Your full Christian name and surname should be written on the line marked (*a*) ; or Your full name and your father's name, your caste and residence, should be written on the lines marked (*a*), (a^1) and (a^2).	1 [*a*] _____ (a^1) _____ (a^2) _____
Your present appointment and the one you held when last insuring, together with the date and No. of previous policy.	

Signature of the Proposer.

Dated _____ *day of* _____ 189

Signed by the Proposer in my presence:

_____

_____

Signature and designation of the Officer before whom the proposal is signed.

Declaration to be signed by the Proposer in the presence of the Medical Officer.

I do hereby declare that the foregoing statements, and those made by me to the Medical Officer, are true to the best of my knowledge and belief, and that I have not withheld or concealed any circumstance with regard to which information has been required from me. I agree that the foregoing statements shall be the basis of the proposed contract for an insurance on my life, and that if it shall hereafter appear that I have wilfully made any untrue statement, or have fraudulently concealed any circumstance which I ought to have made known, then all the premiums which shall have been paid under the said contract shall be forfeited, and the contract rendered absolutely null and void.

Date _____ *Signature of the Proposer.*

Statement and Opinion by the Medical Officer.

1. (1) Have you examined the Proposer stethoscopically, so as to ascertain the condition of the Heart and Lungs, and (2) what is the result of your examination?..... (1) (2)

2. (1) Have you observed generally his appearance with reference to his habits? (2) Has he the appearance of a person whose habits and mode of living have been uniformly temperate? ..... (1) (2)

3. What is his general configuration and physical developments?
Height? ft. in. Weight? lbs.
Circumference of the chest over the shirt? inches.

4. (1) Would his appearance or conformation lead you to suppose that he has a tendency to any particular disease such as palsy, insanity, convulsion, neuralgia, &c.? (1)

5. Is his appearance that of a man of the age stated?...

Additional Remarks by Medical Officer.

1. As to Proposer's present Health?..... .....That

2. As to his Constitution ....That

3. As to the eligibility of his Life for Assurance (keeping in view both his personal condition and habits?) That

The above declaration was signed by the Proposer in my presence.

Station _____

Date _____ 189 . *Signature of the Medical Officer.*

NOTE.—Having recorded his opinion above, the Medical Officer should forward this proposal to the Secretary to the Committee in a sealed cover.

Life Insurance
Form 3.

Certificate by Proposer's Official Superior.

I certify that I have known the Proposer for years, that his age is about years and that for reasons stated below I consider his proposal for Insurance is eligible ineligible.

*Station*_____

*Dated*_____189

Signature and designation.

Life Insurance
Form No. 4.

Mysore State Life Insurance.

Policy No.

Whereas .....

holding the appointment of .....

..... in the , hereinafter called the Insured, has contracted with the Government of Mysore for an endowment bonus of the sum of Rupees ( ) .....

.....

on his own life, and has deposited a proposal and declaration, dated the ..... day of .....

..... 189 , and signed by him, as the basis of such contract;

Now it is hereby declared that if the insured shall pay to the Secretary to the Insurance Committee in the manner prescribed in rules framed by the Mysore Government in that behalf the sum of Rupees .....

..... and Rupees .....

in every subsequent month, commencing with the month of ..... in the year 189 and ending with the month of ..... in the year

..... or until his death, whichever shall first occur, the Secretary to the said Committee, shall be subject and liable to the payment, on behalf of the Mysore Government to the said .....

of the sum of Rupees ..... on his completing the age of 55 years and the surrender of his policy or in the event of his death before completing the age of 55 years, to his nominees by will or other document registered in the office of the Secretary to the Insurance Committee and failing such nominees to his legal heirs after surrender of the policy and after the production of satisfactory evidence of the death of the said .....

But this contract is made subject to the following Proviso, *viz*: It shall be void, and the payment made by the insured under it shall be forfeited, if the statements contained in the aforesaid proposal and declaration be untrue.

The date of birth of the Insured is hereby admitted to be .....

Secretary to the Insurance Committee.

BANGALORE,
The.....*day of*.....189 .

The first premium of Rs.....has been received in this Treasury.

Station _____

Date _____

Officer in charge of Treasury.

N. B.—This Policy is granted subject to the rules issued by the Government of Mysore relating to State Life Insurance.

Life Insurance
Form 5.

Mysore State Life Insurance.

Premium Receipt Book.

Policy No.....

Issued to.....

Holder of Policy No.....dated.....189

for Rs. ( )..... .....

Secretary to the Insurance Committee.

Delivered with the above Policy to the said ....

....

on the.....189 , *on receipt of the first premium.*

Treasury Officer.

Mysore State Life Insurance.

Account of Premiums paid on account of Mysore State Life Insurance Policy No.....for Rs.....

Month for which Premium is paid.	Amount of Premium paid.	Signature of Officer receiving the Premium.	Date of Payment.

Month for which Premium is paid.	Amount of Premium paid.	Signature of Officer receiving the Premium.	Date of Payment.

Table of Bonus payable according to age in proportion to the monthly premium payable by the Insured.

***Vide* Rule 7.**

Monthly premium in Rupees.	1	1·5	2	2·5	3	3·5	4	4·5	5	5·5	6	6·5	7	7·5	8	8·5	9	9·5	10	Monthly premium in rupees.
Age.																				Age.
„ 21	420·44	630·66	840·86	1051·10	1261·32	1471·54	1681·76	1891·98	2102·20	2312·42	2522·64	2732·86	2943·08	3153·30	3363·52	3573·74	3783·96	3994·18	4204·40	21
„ 22	405·50	608·25	811·00	1013·75	1216·50	1419·25	1622·00	1824·75	2027·50	2230·25	2433·00	2635·75	2838·50	3041·25	3244·00	3446·75	3649·50	3852·25	4055·00	22
„ 23	390·91	586·36	781·82	977·26	1172·73	1368·17	1563·64	1759·08	1954·55	2150·00	2345·46	2540·91	2736·37	2931·82	3127·28	3322·73	3518·17	3713·61	3909·10	23
„ 24	377·26	565·89	754·52	943·15	1131·78	1320·41	1509·04	1697·67	1886·30	2074·93	2263·56	2452·19	2640·82	2829·45	3018·08	3206·71	3395·34	3583·97	3772·60	24
„ 25	362·76	544·14	725·52	906·90	1088·28	1269·66	1451·04	1632·42	1813·80	1995·18	2176·56	2357·94	2539·32	2720·70	2902·08	3083·46	3264·84	3446·22	3627·60	25
„ 26	348·87	523·30	697·74	872·17	1046·61	1221·04	1395·48	1569·90	1744·35	1918·78	2093·22	2267·65	2442·09	2616·52	2790·96	2965·39	3139·80	3314·23	3488·70	26
„ 27	335·63	503·43	671·32	839·15	1006·98	1174·81	1342·64	1510·47	1678·30	1846·12	2013·96	2181·79	2349·62	2517·45	2685·28	2853·11	3020·94	3188·77	3356·60	27
„ 28	322·10	483·15	644·20	805·25	966·30	1127·35	1288·40	1449·45	1610·50	1771·55	1932·60	2093·65	2254·70	2415·75	2576·80	2737·85	2898·90	3059·95	3221·00	28
„ 29	308·78	463·17	617·56	771·95	926·34	1080·73	1235·12	1389·51	1543·90	1698·29	1852·68	2007·07	2161·47	2315·85	2470·24	2624·63	2779·02	2933·41	3087·80	29
„ 30	295·06	442·59	591·92	739·90	887·88	1035·86	1183·84	1331·82	1479·80	1627·78	1775·78	1923·74	2071·72	2219·70	2367·68	2515·66	2663·64	2811·62	2959·60	30
„ 31	284·00	426·00	568·00	710·00	852·00	994·00	1136·00	1278·00	1420·00	1562·00	1704·00	1846·00	1988·00	2130·00	2272·00	2414·00	2556·00	2698·00	2840·00	31
„ 32	271·54	407·31	543·08	678·85	814·62	950·39	1086·16	1221·93	1357·70	1493·47	1629·24	1765·01	1900·78	2036·55	2172·32	2308·09	2443·86	2579·63	2715·40	32
„ 33	259·38	389·07	518·76	648·45	778·14	907·83	1037·52	1167·21	1296·90	1426·59	1556·28	1685·97	1815·66	1945·35	2075·04	2204·73	2334·42	2464·11	2593·80	33
„ 34	247·21	370·81	494·42	618·02	741·63	865·23	988·84	1112·43	1236·05	1359·65	1483·26	1606·86	1730·47	1854·07	1977·68	2101·28	2224·86	2348·46	2472·10	34
„ 35	235·11	352·66	470·22	587·77	705·33	822·88	940·44	1057·98	1175·55	1293·10	1410·66	1528·21	1645·77	1763·32	1880·88	1998·43	2115·96	2233·51	2351·10	35
„ 36	223·15	334·72	446·30	557·87	669·45	781·02	892·60	1004·16	1115·75	1227·32	1338·90	1450·47	1562·05	1673·62	1785·20	1896·77	2008·32	2119·89	2231·50	36
„ 37	211·45	317·02	422·70	528·37	634·05	739·72	845·40	951·06	1056·75	1162·42	1268·10	1373·77	1479·45	1585·12	1690·80	1796·47	1902·12	2007·79	2113·50	37
„ 38	199·48	299·22	398·96	498·70	598·44	698·18	797·92	897·66	997·40	1097·14	1196·88	1296·62	1396·36	1496·10	1595·84	1695·58	1795·32	1895·06	1994·80	38
„ 39	187·07	281·50	375·94	469·17	563·01	656·84	750·68	844·51	938·35	1032·18	1126·02	1219·85	1313·69	1407·52	1501·33	1595·19	1689·00	1782·83	1876·70	39
„ 40	175·82	263·73	351·61	439·55	527·46	615·37	703·28	791·19	879·10	967·01	1054·90	1142·81	1230·74	1318·65	1406·56	1494·47	1582·38	1670·29	1758·20	40
„ 41	164·86	247·29	329·72	412·15	494·58	577·01	659·44	741·87	824·30	906·73	989·16	1071·59	1154·02	1236·45	1318·88	1401·31	1483·74	1566·17	1648·60	41
„ 42	153·70	230·55	307·40	384·25	461·10	537·95	614·80	691·65	768·50	845·35	922·20	999·05	1075·20	1152·75	1229·60	1306·45	1383·30	1460·15	1537·00	42
„ 43	142·47	213·70	284·94	356·17	427·41	498·64	569·88	641·11	712·35	783·59	854·82	926·05	997·29	1068·52	1139·76	1210·99	1282·23	1353·46	1424·70	43
„ 44	129·67	194·50	259·34	324·17	389·01	453·84	518·68	583·51	648·35	713·18	778·02	842·85	907·69	972·52	1037·36	1102·19	1167·03	1231·86	1296·70	44
„ 45	119·66	179·49	239·32	299·15	358·98	418·81	478·64	538·47	598·30	658·13	717·96	777·79	837·62	897·45	957·28	1017·11	1076·94	1136·77	1196·60	45
Pay.	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	Pay.

(1)

Proceedings of the Government of Mysore

Dt 27 Oct 1891

Order No 8488-531
cir 144

C.F.
25-91
4

The draft Rules for the State Life Insurance Scheme having been published for general information in the Mysore Gazette of 25th July 1891 and subsequent issues, they shall come into force on 1st ~~November~~ December 1891 as finally passed.

27/10/91

2. In order that the Committee may be as representative as possible of the various Departments of the State, the following officers are appointed members thereof:—

The Hon'ble Mr. P. Chentsal Rao C.I.E. — President.

The Senior Surgeon, Mysore Govt. }
The Comptroller, Mysore Govt. } Ex-Officio members.
The Examiner, Public Works & Railway accounts. }
The Chief Secy to the Dewan. }

Mr. L. Ricketts }
" A. Rangaswamiengar B.A. Bl. } Members
" A. Srinivasachariar Rai Bahadur }

3. The Committee is requested to frame rules for the transaction of business under para clause 14 of the Rules and submit them for the approval of Government as soon as possible

4. A lump sum of Rs 500 is sanctioned for entertainment of a temporary establishment for carrying on the work till 31st March 1892. This amount shall be debited to the Insurance Funds.

Chief Secy

Here enter Rules with forms

To, All Heads of Departments
" Dy Comrs of Distts.
" The Comptroller.
" The Examiner P.W. & Rys Accts

To The Chief Secy. & The Secretary
" The Senior Surgeon.
To P. Chentsal Rao Esq C.S.E.
" L Ricketts Esq
" A Rangaswamiengar Esq B.A.B.L.
" A Srinivasachariar Esq B.A.B.L

1891.

GOVERNMENT OF MYSORE.

GENERAL.

PROCEEDINGS.

Dated 27th October 1891.

No. $\frac{8488\text{-}531.}{\text{CIR. } 144.}$

Bringing into force Rules for a State Life Insurance and appointing a Committee to frame Rules for the transaction of business.

Mysore Govt. Central Press, Bangalore.—16-11-91.—120.

Proceedings of the Government of His Highness the Maharaja of Mysore, (General),—dated 27th October 1891.

No. 8488-531,—CIR. 144, DATED BANGALORE, 27TH OCTOBER 1891.

ORDER—The Draft Rules for the State Life Insurance scheme having been published for general information in the Mysore Gazette of 25th July 1891 and subsequent issues, they shall come into force on 1st December 1891 as finally passed.

2. In order that the Committee may be as representative as possible of the various Departments of the State, the following Officers are appointed Members thereof:—

President.

Mr. P. Chentsal Rao, C. I. E.

Ex-Officio Members.

The Senior Surgeon, Mysore Government.
The Comptroller, Mysore Government.
The Examiner, Public Works and Railway Accounts.
The Chief Secretary to the Dewan.

Members.

Mr. L. Ricketts.
„ A. Rangaswamaiengar, B. A., B. L.
„ A. Srinivasacharlu, Rai Bahadur.

3. The Committee is requested to frame rules for the transaction of business under para 14 of the Rules and submit them for the approval of Government as soon as possible.

4. A lump sum of Rs. 500 is sanctioned for entertainment of a temporary establishment for carrying on the work till 31st March 1892. This amount shall be debited to the Insurance Funds.

T. ANANDA ROW,
Chief Secretary.

To—All Heads of Departments.
The Deputy Commissioners of Districts.
The Comptroller to the Government of Mysore.
The Examiner, Public Works and Railway Accounts.
The Chief Secretary to the Dewan of Mysore.
The Senior Surgeon to the Government of Mysore.
P. Chentsal Rao, Esquire, C. I. E.
L. Ricketts, Esquire.
A. Rangaswamiengar, Esq., B. A., B. L.
A. Srinivasacharlu, Esq., Rai Bahadur.

Proceedings of the Government of His Highness the Maharaja of Mysore, (General),—dated 27th October **1891.**

RULES

FOR THE

MYSORE STATE LIFE INSURANCE.

1. The following Rules of the Mysore State Life Insurance shall come into force on the 1st December 1891.

2. The Government reserve to themselves the right to add to or modify these rules after giving due notice thereof; but such additions or modifications shall have no retrospective effect.

3. In these rules—

The expression "Proposer" means the person whose life is proposed to be insured.

The expression "Insured" means the person who has insured his life under these rules.

The term "Policy" means the written document containing the contract for the payment under these rules of an endowment bonus in consideration of the premium paid by the insured.

"Pay" means "substantive pay" as defined in the Mysore Service Regulations.

4. Officers holding permanent apppointments under the Government of Mysore on the date of the introduction of these rules and Officers of other Governments now employed under the Mysore Government or hereafter entering its service may insure their lives under these rules; provided that in the case of the latter class of Officers, such insurance shall be subject to the consent of the Governments lending them.

5. Insurance shall be compulsory on all persons who may enter the service of the Mysore Government after the introduction of these rules from the date of their entering the Government service or in the case of those entering the Government service before 21 years of age from the date of their completing 21 years of age.

6. No Officer whose age exceeds 45 years or whose pay is below Rs. 10 shall be eligible for the first or subsequent insurance under these rules. For the purpose of these rules, the age of the Proposer shall be taken to be the age at his last birthday.

7. Ten per cent of the pay of the Insured shall be recovered every month as premium and credited to Government, in consideration of which an endowment bonus (according to the table appended to these rules) shall be payable from the Mysore Revenues on the Insured completing 55 years of age or at his death if earlier. Fractions of a rupee, other than multiples of four annas, shall be excluded in calculating the monthly premium.

8. Whenever the pay of an Insured is permanently increased, a further insurance shall be effected for such endowment bonus as will cover the surplus premium available.

9. The maximum premium or premiums for which one or more policies may be issued on the life of an Insured shall not exceed Rs. 50 per month whatever may be his pay.

10. When an Insured ceases to be under the service of the Government before completing the age of 55 years, he may elect either to continue to pay the premium due on his policy till it becomes mature or discontinue payment of the same, in which latter case the arrears of premium so withheld shall be treated as a debt against his policy and deducted with compound interest at 4 per cent from the bonus payable to him. Provided however that dismissed officials who have been ordered by Government to be included in the list of officials not eligible for re-entertainment in Government Service shall not be entitled to the benefit of this rule but shall receive only 50 per cent of the total premium paid by them without any interest.

11. If an Insured be degraded for any cause, he may either continue to pay the full premium on his policy or discontinue payment of the difference between such premium and that due on his reduced pay, the arrears being dealt with as prescribed in the preceding rule.

12. The business of the State Insurance Scheme shall be managed by a Committee composed of such persons as may be nominated by Government.

13. The Comptroller shall be the Secretary to such Committee and carry on all business under the general control of the said Committee.

14. The Committee aforesaid shall be competent to frame rules for the transaction of business and the conduct of its meetings.

15. All receipts and disbursements on account of the State Insurance shall be carried to a separate head of account and funds belonging to this account shall at the end of each month be invested in the Government Savings Bank or in such other manner as the Government may deem fit.

16. The accounts of the Fund shall be audited before 31st of July in each year by two Accountants of the Comptroller's or Public Works Examiner's Office who shall be selected by the Committee. And a report shall be submitted to Government by the Committee before the end of September as to the progress of the Fund during the previous official year, with such statements as may be prescribed by Government from time to time.

17. An Officer wishing to insure his life under these rules shall submit a proposal in Form No. 1 written in his own hand, whenever possible, and signed in the presence of his immediate superior, or the Chief Secretary to Government, or a Deputy Commissioner or District Judge who will forward the same in a sealed cover to the proper Medical Officer. Whenever the proposal is so forwarded by the Proposer's official superior, he shall state his own confidential opinion as to the eligibility of the life of the Proposer in Form No. 3 and attach it to the proposal in a sealed cover addressed to the Secretary to the Committee.

18. It shall be the duty of the Medical Officer to examine the Proposer and record his remarks on the back of the proposal and forward the same direct to the Secretary in a sealed cover after obtaining the signature of the Proposer to the declaration prescribed therein.

19. Such Medical Officer shall be the District Medical Officer of the Government, not below the rank of an Assistant Surgeon, provided that when the pay drawn by the Proposer is not less than Rs. 250, the Medical Officer shall not be below the rank of a Civil Surgeon.

20. The proposal shall then be considered by the Committee. If the majority of the Committee are satisfied as to the eligibility of the Proposer, they may authorize the Secretary to issue a policy in Form No. 4 and to give intimation of the acceptance of the proposal to the Proposer through his immediate superior. If a proposal is not fully eligible, it may, with the consent of the Proposer, be accepted for a reduced bonus.

21. The Secretary shall forward the policy to the Officer in charge of the District Treasury within whose limits the Proposer may be employed, for delivery to him, on payment in cash of the first premium. The date of payment of the first premium shall be the date of the policy and shall be entered therein by the Treasury Officer before delivery.

22. When an Insured has to further insure his life as required by Rule 8, he shall submit a proposal in Form No. 2, signed as prescribed in Rule 17. The Proposer need not undergo a fresh medical examination unless more than 5 years have elapsed since his last medical examination held for purposes of Insurance under these rules; in which case, the procedure prescribed in the said Rule 17 shall be followed. When a medical examination is not necessary, the proposal shall be forwarded in a sealed cover to the Secretary to the Committee. Whenever the proposal is so forwarded by the Proposer's official superior, he shall state his own confidential opinion as to the eligibility of the life of the Proposer in Form No. 3 and attach it to the proposal in a sealed cover addressed to the Secretary to the Committee. The procedure prescribed in Rules 20 and 21 shall be applicable to this further insurance.

23. The Committee shall authorize payment of the bonus to the Insured as soon as possible on his completing the age of 55 years and on surrendering his policy. If the Insured is dead, the bonus shall be paid to his nominees by will or other document duly registered in the Office of the Secretary to the Committee, and failing such nominees, to his legal heirs, after proof of the accrual of the claim and surrender of the policy.

24. The first premium on each policy must always be recovered in cash from the Insured. Subsequent premiums shall be payable in advance and be recovered monthly by deduction from the pay of the Insured.

25. When the Insured is absent from duty on leave with allowances, the premium shall be realized when such leave allowances are drawn. If he should obtain leave without allowances or be suspended from service, the premium, if not otherwise recovered, shall be a debt on his policy carrying interest at 4 per cent per annum and shall be recovered as arrears from his future pay, if any, in instalments not exceeding 5 per cent of such pay.

26. When an Insured who has ceased to be in the service of the Government is permitted to continue to pay premium till his policy matures, he may be allowed by the Committee to pay such premium monthly, quarterly, half-yearly or yearly into any Treasury of the Mysore Government. A grace of 15 days shall be allowed when the premium is payable monthly and a grace of one month when it is paid otherwise. If the Insured fails to pay the premium within the days of grace, no further cash payments shall be received from him but the arrears due and all future premiums shall be treated as a debt against his policy and recovered with compound interest at 5 per cent from his bonus.

27. Every Insured shall be supplied with a Premium Receipt Book (Form No. 5) in which payment of each premium shall be acknowledged by the Officer in charge of the Treasury where his pay is disbursed or by his immediate superior as the case may be.

28. If an Insured should lose his policy, a duplicate thereof may be issued to him by the Committee on his paying a fee of one rupee.

29. False information furnished by an Insured or production by him of any false evidence in connection with the insurance of his life shall render his policy null and void and the premiums paid by him shall be forfeited.

GOVERNMENT OF MYSORE

(1)

No 305

Notification
The 27th October 1891

E/F
25-91
5

The following Rules for the insurance of the lives of Government officials in the Mysore State, having been approved by the Government of His Highness the Maharaja are hereby published for general information

Here enter Rules with form

By Order

C L Lees
Chief Secy

(Here enter Rules with form)

To The Compiler, Mysore Gazette, for publication in 3 successive issues in English and Canarese
1000 Spare Copies shd. be supplied to the Director Price P 7.0

1/
7 38

To

The Compiler
Mysore Gazette

Dated 27th October 97

No. 305 R

Forwarding for
publication Notification
regarding Rules for the
Insurance of the lives
of Government officials
of the Mysore State.

1/a

Official Papers.

The 30th July 1891.

The subjoined draft Rules for the introduction of a system of State Life Insurance applicable to the officials of the Mysore Government are published for general information.

By Order,

T. ANANDA ROW,
Chief Secretary.

---

1. The following Rules of the Mysore State Life Insurance shall come into force on the

2. The Government reserve to themselves the right to add to or modify these rules after giving due notice thereof; but such additions or modifications shall have no retrospective effect.

3. In these rules—

The expression "Proposer" means the person whose life is proposed to be insured.

The expression "Insured" means the person who has insured his life under these rules.

The term "Policy" means the written document containing the contract for the payment under these rules of an endowment bonus in consideration of the premium paid by the insured.

"Pay" means "substantive pay" as defined in the Mysore Service Regulation.

4. Officers holding permanent apppointments under the Government of Mysore on the date of the introduction of these rules and Officers of other Governments now employed under the Mysore Government or hereafter entering its service may insure their lives under these rules; provided that in the case of the latter class of Officers, such insurance shall be subject to the consent of the Governments lending them.

5. Insurance shall be compulsory on all persons who may enter the service of the Mysore Government after the introduction of these rules from the date of their entering the Government service or in the case of those entering the Government service before 21 years of age from the date of their completing 21 years of age.

6. No Officer whose age exceeds 45 years or whose pay is below Rs. 10 shall be eligible for the first or subsequent insurance under these rules. For the purpose of these rules, the age of the Proposer shall be taken to be the age at his last birthday.

7. Ten per cent of the pay of the Insured shall be recovered every month as premium and credited to Government in consideration of which an endowment bonus (according to the table appended to these rules) shall be payable from the Mysore Revenues on the Insured completing 55 years of age or at his death if earlier. Fractions of a rupee, other than multiples of 4 annas, shall be excluded in calculating the monthly premium.

8. Whenever the pay of an Insured is permanently increased, a further insurance shall be effected for such endowment bonus as will cover the surplus premium available.

9. The maximum premium or premiums for which one or more policies may be issued on the life of an Insured shall not exceed Rs. 50 per month whatever may be his pay.

10. When an Insured ceases to be under the service of the Government before completing the age of 55 years, he may elect either to continue to pay the premium due on his policy till it becomes mature or discontinue payment of the same, in which latter case the arrears of premium so withheld shall be treated as a debt against his policy and deducted with compound interest at 4 per cent from the bonus payable to him.

11. If an Insured be degraded for any cause, he may either continue to pay the full premium on his policy or discontinue payment of the difference between such premium and that due on his reduced pay, the arrears being dealt with as prescribed in the preceding rule.

12. The business of the State Insurance Scheme shall be managed by a Committee composed of such persons as may be nominated by Government.

13. The Comptroller shall be the Secretary to such Committee and carry on all business under the general control of the said Committee.

14. The Committee aforesaid shall be competent to frame rules for the transaction of business and the conduct of its meetings.

15. All receipts and disbursements on account of the State Insurance shall be carried to a separate head of account and funds belonging to this account shall at the end of each month be invested in the Government Savings Bank or in such other manner as the Government may deem fit.

16. The accounts of the Fund shall be audited before 31st of July in each year by two Accountants of the Comptroller's or Public Works Examiner's Office who shall be selected by the Committee. And a report shall be submitted to Government by the Committee before the end of September as to the progress of the Fund during the previous official year, with such statements as may be prescribed by Government from time to time.

17. An Officer wishing to insure his life under these rules shall submit a proposal in Form No. 1 written in his own hand, whenever possible, and signed in the presence of his immediate superior, or the Chief Secretary to Government, or a Deputy Commissioner or District Judge who will forward the same in a sealed cover to the proper Medical Officer. Whenever the proposal is so forwarded by the Proposer's official superior, he shall state his own confidential opinion as to the eligibility of the life of the Proposer in Form No. 3 and attach it to the proposal in a sealed cover addressed to the Secretary to the Committtee.

18. It shall be the duty of the Medical Officer to examine the Proposer and record his remarks on the back of the proposal and forward the same direct to the Secretary in a sealed cover after obtaining the signature of the Proposer to the declaration prescribed therein.

19. Such Medical Officer shall be the District Medical Officer of the Government, not below the rank of an Assistant Surgeon, provided that when the pay drawn by the Proposer is not less than Rs. 250, the Medical Officer shall not be below the rank of a Civil Surgeon.

20. The proposal shall then be considered by the Committee. If the majority of the Committee are satisfied as to the eligibility of the Proposer, they may authorize the Secretary to issue a policy in Form No. 4 and to give intimation of the acceptance of the proposal to the Proposer through his immediate superior. If a proposal is not fully eligible, it may, with the consent of the Proposer, be accepted for a reduced bonus.

21. The Secretary shall forward the policy to the Officer in charge of the District Treasury within whose limits the Proposer may be employed, for delivery to him, on payment in cash of the first premium. The date of the payment of the first premium shall be the date of the policy and shall be entered therein by the Treasury Officer before delivery.

22. When an Insured has to further insure his life as required by Rule 8, he shall submit a proposal in Form No. 2, signed as prescribed in Rule 17. The Proposer need not undergo a fresh medical examination unless more than 5 years have elapsed since his last medical examination held for purposes of Insurance under these rules ; in which case, the procedure prescribed in the said Rule 17 shall be followed. When a medical examination is not necessary, the proposal shall be forwarded in a sealed cover to the Secretary to the Committee. Whenever the proposal is so forwarded by the Proposer's official superior, he shall state his own confidential opinion as to the eligibility of the life of the Proposer in Form No. 3 and attach it to the proposal in a sealed cover addressed to the Secretary to the Committee. The procedure prescribed in rules 20 and 21 shall be applicable to this further insurance.

23. The Committee shall authorize payment of the bonus to the Insured as soon as possible on his completing the age of 55 years and on surrendering his policy. If the Insured is dead, the bonus shall be paid to his nominees by will or other document duly registered in the office of the Secretary to the Committee, and failing such nominees, to his legal heirs, after proof of the accrual of the claim and surrender of the policy.

24. The first premium on each policy must always be recovered in cash from the Insured. Subsequent premiums shall be payable in advance and be recovered monthly by deduction from the pay of the Insured.

25. When the Insured is absent from duty on leave with allowances, the premiums shall be realized when such leave allowances are drawn. If he should obtain leave without allowances or be suspended from service, the premium, if not otherwise recovered, shall be a debt on his policy carrying interest at 4 per cent per annum and shall be recovered as arrears from his future pay, if any, in instalments not exceeding 5 per cent of such pay.

26. When an Insured who has ceased to be in the service of the Government is permitted to continue to pay premium till his policy matures, he may be allowed by the Committee to pay such premium monthly, quarterly, half-yearly or yearly into any Treasury of the Mysore Government. A grace of 15 days shall be allowed when the premium is payable monthly and a grace of one month when it is paid otherwise. If the Insured fails to pay the premium within the days of grace, no further cash payments shall be received from him but the arrears due and all future premiums shall be treated as a debt against his policy and recovered with compound interest at 5 per cent from his bonus.

27. Every Insured shall be supplied with a Premium Receipt Book (Form No. 5) in which payment of each premium shall be acknowledged by the Officer in charge of the Treasury where his pay is disbursed or by his immediate superior as the case may be.

28. If an Insured should lose his policy, a duplicate thereof may be issued to him by the Committee on his paying a fee of one rupee.

29. False information furnished by an Insured or production by him of any false evidence in connection with the insurance of his life shall render his policy null and void and the premiums paid by him shall be forfeited.

Life Insurance Form 1.

Mysore State Life Insurance.

PROPOSAL FOR INSURANCE.

Statements to be made by persons proposing to insure their lives for the first time.

Instructions to the Proposer.	Statements to be made by the Proposer.
Your full Christian name and surname should be written on the line marked (*a*); or Your full name and father's name, your caste and residence, should be written on the lines marked (*a*), (*a*¹), and (*a*²).	I, (*a*)_____ (*a*¹)_____ (*a*²)_____
The place at which you were born should be stated on the line marked (*b*). If born in India, add the District or Province of birth.	declare that I was born at (*b*)_____
The day of your birth, and the month and year in which you were born, should be stated on the line marked (*c*)	on the (*c*)_____ day of _____ in the year _____ so that I was _____ years of age on my last birthday.
The appointment now held by you under Government should be stated on the line marked (*d*).	I now hold the appointment of (*d*)_____
The length of your service (if you are an old employé) under Government, and the period of leave taken by you, should be stated on the lines marked (*e*).	and my service under Government extends over a period of (*e*)_____ years. During that period I have taken the following leave, *viz* :— _____ _____ _____

NOTE.—If the Proposer be a Christian, he must attach to this proposal an attested copy of his baptismal certificate, or, if this is impracticable, produce satisfactory evidence as to his age. If the Proposer be other than a Christian, he must forward his horoscope or if this has not been written at his birth he must mention below the names and addresses of two respectable persons, to whom reference can be made, if necessary, regarding his age.

Dated the _____ *day of* _____ 189 *Signature of Proposer.*

Certificate by Officer before whom the proposal is signed.

I certify that I have read over and explained the above instructions and statement to the Proposer and that the Proposer's signature was affixed in my presence.

Station _____ (*Signature*)_____

Dated _____ 189 . (*Designation*)_____

Declaration to be signed by the Proposer in the presence of the Medical Officer.

I do hereby declare that the foregoing statements, and those made by me to the Medical Officer, are true to the best of my knowledge and belief, and that I have not withheld or concealed any circumstance with regard to which information has been required from me. I agree that the foregoing statements shall be the basis of the proposed contract for an insurance on my life, and that if it shall hereafter appear that I have wilfully made any untrue statement, or have fraudulently concealed any circumstance which I ought to have made known, then all the premiums which shall have been paid under the said contract shall be forfeited, and the contract rendered absolutely null and void.

Date _____ *Signature of the Proposer.*

Statement and Opinion by the Medical Officer.

1.—(1) Have you examined the Proposer stethoscopically, so as to ascertain the condition of the Heart and Lungs, and (2) what is the result of your examination? ..... (1) (2)

2.—(1) Have you observed generally his appearance with reference to his habits? (2) Has he the appearance of a person whose habits and mode of living have been uniformly temperate? ..... (1) (2)

3.—What is his general configuration and physical developments?
Height? ft in. Weight? lbs.
Circumference of the chest over the shirt? inches.

4. (1) Would his appearance or conformation lead you to suppose that he has a tendency to any particular disease such as palsy, insanity, convulsion, neuralgia, &c.? (1)

5. Is his appearance that of a man of the age stated? ...

Additional Remarks by Medical Officer.

1. As to Proposer's present Health.....That

2. As to his Constitution..... That

3. As to the eligibility of his Life for Assurance keeping in view both his personal condition and habits? } That

The above declaration was signed by the Proposer in my presence.

Station _____

Date _____ 189 *Signature of the Medical Officer.*

NOTE.—Having recorded his opinion above, the Medical Officer should forward this proposal to the Secretary in the Committee in a sealed cover.

Life Insurance Form 2.

Mysore State Life Insurance.

PROPOSAL FOR FURTHER INSURANCE.

By the Holder of policy No dated

Statement to be made by persons who are already insured and who propose to effect a further insurance on their lives.

Instructions to the Proposer.	Statements to be made by the Proposer.
Your full Christian name and surname should be written on the line marked (*a*) ; or Your full name and your father's name, your caste and residence, should be written on the lines marked (*a*), (*a*¹) and (*a*²).	1 [*a*] (*a*¹) (*a*²)
Your present appointment and the one you held when last insuring, together with the date and No. of previous policy.	

Signature of the Proposer

Dated _____ *day of* _____ 189

Signed by the Proposer in my presence.

Signature and designation of the Officer before whom the proposal is signed.

Declaration to be signed by the Proposer in the presence of the Medical Officer.

I do hereby declare that the foregoing statements, and those made by me to the Medical Officer, are true to the best of my knowledge and belief, and that I have not withheld or concealed any circumstance with regard to which information has been required from me. I agree that the foregoing statements shall be the basis of the proposed contract for an insurance on my life, and that if it shall hereafter appear that I have wilfully made any untrue statement, or have fraudulently concealed any circumstance which I ought to have made known, then all the premiums which shall have been paid under the said contract shall be forfeited, and the contract rendered absolutely null and void.

Signature of the Proposer.

Date _____

Statement and Opinion by the Medical Officer.

1. (1) Have you examined the Proposer stethoscopically, so as to ascertain the condition of the Heart and Lungs, and (2) what is the result of your examination? ..... (1) (2)

2. (1) Have you observed generally his appearance with reference to his habits? (2) Has he the appearance of a person whose habits and mode of living have been uniformly temperate? ..... (1) (2)

3. What is his general configuration and physical developments?
Height? ft. in. Weight? lbs.
Circumference of the chest over the shirt? inches.

4. (1) Would his appearance or conformation lead you to suppose that he has a tendency to any particular disease such as palsy, insanity, convulsion, neuralgia, &c.? (1)

5. Is his appearance that of a man of the age stated?...

Additional Remarks by Medical Officer.

1. As to Proposer's present Health?..... .....That

2. As to his Constitution ....That

3. As to the eligibility of his Life for Assurance (keeping in view both his personal condition and habits?) That

The above declaration was signed by the Proposer in my presence.

Station _____

Date _____ 189 .

Signature of the Medical Officer.

NOTE.—Having recorded his opinion above, the Medical Officer should forward this proposal to the Secretary to the Committee in a sealed cover.

Life Insurance
Form 5.

Mysore State Life Insurance.

Premium Receipt Book.

Policy No.....

But this contract is made subject to the following Proviso, *viz*: It shall be void, and the payment made by the insured under it shall be forfeited, if the statements contained in the aforesaid proposal and declaration be untrue.

The date of birth of the Insured is hereby admitted to be .....

Secretary to the Insurance Committee.

BANGALORE,

The.....*day of*.....189 .

The first premium of Rs.....has been received in this Treasury.

Station _____

Date

Officer in charge of Treasury.

N. B.—This Policy is granted subject to the rules issued by the Government of Mysore relating to State Life Insurance.

Life Insurance
Form No. 4.

Mysore State Life Insurance.

POLICY NO.

Whereas .....
holding the appointment of .....
.....in the , herein-
after called the Insured, has contracted with the Government of Mysore for an endowment bonus of the sum of Rupees ( ) .....
.....
on his own life, and has deposited a proposal and declaration, dated the .....day of .....
.....189 , and signed by him, as the basis of such contract;

Now it is hereby declared that if the insured shall pay to the Secretary to the Insurance Committee in the manner prescribed in rules framed by the Mysore Government in that behalf the sum of Rupees .....
.....and Rupees .....
in every subsequent month, commencing with the month of .....in the year 189 and ending with the month of .....in the year .....or until his death, whichever shall first occur, the Secretary to the said Committee, shall be subject and liable to the payment, on behalf of the Mysore Government to the said .....
of the sum of Rupees .....on his completing the age of 55 years and the surrender of his policy or in the event of his death before completing the age of 55 years, to his nominees by will or other document registered in the office of the Secretary to the Insurance Committee and failing such nominees to his legal heirs after surrender of the policy and after the production of satisfactory evidence of the death of the said .....

Life Insurance Form 3.

Certificate by Proposer's Official Superior.

I certify that I have known the Proposer for years, that his age is about years and that for reasons stated below I consider his proposal for Insurance is eligible ineligible.

Station.

Dated 189

Signature and designation.

Issued to.....

Holder of Policy-No......*dated*.....189 .

for Rs. ( ).....

Secretary to the Insurance Committee.

Delivered with the above Policy to the said.....

.....

on the.....189 , *on receipt of the first premium.*

Treasury Officer.

Mysore State Life Insurance.

Account of Premiums paid on account of Mysore State Life Insurance Policy

No.....for Rs.....

Month for which Premium is paid.	Amount of Premium paid.	Signature of Officer receiving the Premium.	Date of Payment.

Month for which Premium is paid.	Amount of Premium paid.	Signature of Officer receiving the Premium.	Date of Payment.

Table of Bonus payable according to age in proportion to the monthly premium payable by the Insured.

Vide Rule 7.

Monthly premium in rupees.	1	1·5	2	2·5	3	3·5	4	4·5	5	5·5	6	6·5	7	7·5	8	8·5	9	9·5	10	Monthly premium in rupees.
Age 21	420·44	630·66	840·88	1051·10	1261·32	1471·54	1681·76	1891·98	2102·20	2312·42	2522·64	2732·86	2943·08	3153·30	3363·52	3573·74	3783·96	3994·18	4204·40	Age. 21
„ 22	405·50	608·25	811·00	1013·75	1216·50	1419·25	1622·00	1824·75	2027·50	2230·25	2433·00	2635·75	2838·50	3041·25	3244·00	3446·75	3649·50	3852·25	4055·00	22
„ 23	390·91	586·36	781·82	977·26	1172·73	1368·17	1563·64	1759·08	1954·55	2150·00	2345·46	2540·91	2736·37	2931·82	3127·28	3322·73	3518·17	3713·61	3909·10	23
„ 24	377·26	565·89	754·52	943·15	1131·78	1320·41	1509·04	1697·67	1886·30	2074·93	2263·56	2452·19	2640·82	2829·45	3018·08	3206·71	3395·34	3583·97	3772·60	24
„ 25	362·76	544·14	725·52	906·90	1088·28	1269·66	1451·04	1632·42	1813·80	1995·18	2176·56	2357·94	2539·32	2720·70	2902·08	3083·46	3264·84	3446·22	3627·60	25
„ 26	348·87	523·30	697·74	872·17	1046·61	1221·04	1395·48	1569·90	1744·35	1918·78	2093·22	2267·65	2442·09	2616·52	2790·96	2965·39	3139·80	3314·23	3488·70	26
„ 27	335·66	503·49	671·32	839·15	1006·98	1174·81	1342·64	1510·47	1678·30	1846·12	2013·96	2181·79	2349·62	2517·45	2685·28	2853·11	3020·94	3188·77	3356·60	27
„ 28	322·10	483·15	644·20	805·25	966·30	1127·35	1288·40	1449·45	1610·50	1771·55	1932·60	2093·65	2254·70	2415·75	2576·80	2737·85	2898·90	3059·95	3221·00	28
„ 29	308·78	463·17	617·56	771·95	926·34	1080·73	1235·12	1389·51	1543·90	1698·29	1852·68	2007·07	2161·47	2315·85	2470·24	2624·63	2779·02	2933·41	3087·80	29
„ 30	295·96	443·94	591·92	739·90	887·88	1035·86	1183·84	1331·82	1479·80	1627·78	1775·76	1923·74	2071·72	2219·70	2367·68	2515·66	2663·64	2811·62	2959·60	30
„ 31	284·00	426·00	568·00	710·00	852·00	994·00	1136·00	1278·00	1420·00	1562·00	1704·00	1846·00	1988·00	2130·00	2272·00	2414·00	2556·00	2698·00	2840·00	31
„ 32	271·54	407·31	543·08	678·85	814·62	950·39	1086·16	1221·93	1357·70	1493·47	1629·24	1765·01	1900·78	2036·55	2172·32	2308·09	2443·86	2579·63	2715·40	32
„ 33	259·38	389·07	518·76	648·45	778·14	907·83	1037·52	1167·21	1296·90	1426·59	1556·28	1685·97	1815·66	1945·35	2075·04	2204·73	2334·42	2464·11	2593·80	33
„ 34	247·21	370·81	494·42	618·02	741·63	865·26	988·84	1112·43	1236·05	1359·65	1483·26	1606·86	1730·47	1854·07	1977·68	2101·28	2224·86	2348·46	2472·10	34
„ 35	235·11	352·66	470·22	587·77	705·33	822·88	940·44	1057·98	1175·55	1293·10	1410·66	1528·21	1645·77	1763·32	1880·88	1998·43	2115·96	2233·51	2351·10	35
„ 36	223·15	334·72	446·30	557·87	669·45	781·02	892·60	1004·16	1115·75	1227·32	1338·90	1450·47	1562·05	1673·62	1785·20	1896·77	1008·32	1119·89	2231·50	36
„ 37	211·35	317·02	422·70	528·37	634·05	739·72	845·40	951·06	1056·75	1162·42	1268·10	1373·77	1479·45	1585·12	1690·80	1796·47	1902·12	2007·79	2113·50	37
„ 38	199·48	299·22	398·96	498·70	598·44	698·18	797·92	897·66	997·40	1097·14	1196·88	1296·62	1396·36	1496·10	1595·84	1695·58	1795·32	1895·06	1994·80	38
„ 39	187·67	281·50	375·34	469·17	563·01	656·84	750·68	844·50	938·35	1032·18	1126·02	1219·85	1313·69	1407·52	1501·36	1595·19	1689·00	1782·83	1876·70	39
„ 40	175·82	263·73	351·64	439·55	527·46	615·37	703·28	791·19	879·10	967·01	1054·90	1142·81	1230·74	1318·65	1406·56	1494·47	1582·38	1670·29	1758·20	40
„ 41	164·86	247·29	329·72	412·15	494·58	577·01	659·44	741·87	824·30	906·73	989·16	1071·59	1154·02	1236·45	1318·88	1401·31	1483·74	1566·17	1648·60	41
„ 42	153·70	230·55	307·40	384·25	461·10	537·95	614·80	691·65	768·50	845·35	922·20	999·05	1075·90	1152·75	1229·60	1306·45	1383·30	1460·15	1537·00	42
„ 43	142·47	213·70	284·94	356·17	427·41	498·64	569·88	641·11	712·35	783·58	854·82	926·05	997·29	1068·52	1139·76	1210·99	1282·23	1353·46	1424·70	43
„ 44	129·67	194·50	259·34	324·17	389·01	453·84	518·68	583·51	648·35	713·18	778·02	842·85	907·69	972·52	1037·36	1102·19	1167·03	1231·86	1296·70	44
„ 45	119·66	179·49	239·32	299·15	358·98	418·81	478·64	538·47	598·30	658·13	717·96	777·79	837·62	897·45	957·28	1017·11	1076·94	1136·77	1196·60	45
Pay.	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	Pay.